PUBLIC SUBMISSION

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Definition of the Term "Fiduciary"; Conflict of Interest Rule—Retirement Investment Advice; Notice of proposed rulemaking and withdrawal of previous proposed rule.

Comment On: EBSA-2010-0050-0204

Definition of the Term Fiduciary; Conflict of Interest Rule- Retirement Investment Advice

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General Comment

I am dead set against the government limiting my ability to generate retirement income and reduce my portfolio risk by using

options in my IRA account. This appears to be another attempt by government to limit my freedoms and reduce my ability to

get ahead in the world. The rash of new government regulations over the last six years has become oppressive to the

American people. It's a farce that you could even pretend that limiting our investment choices is in the interest of Americans.

If this rule is approved, it will become almost impossible for many Americans to have a decent retirement future.